

ABSTRACT

A query directed password scheme is disclosed that employs attack-resistant
5 questions having answers that generally cannot be correlated with the user using online
searching techniques, such as user opinions, trivial facts, or indirect facts. During an enrollment
phase, the user is presented with a pool of questions from which the user must select a subset of
such questions to answer. Information extraction techniques optionally ensure that the selected
questions and answers cannot be correlated with the user. A security weight can optionally be
10 assigned to each selected question. The selected questions should optionally meet predefined
criteria for topic distribution. During a verification phase, the user is challenged with a random
subset of the questions that the user has previously answered and answers these questions until a
level of security for a given application is exceeded as measured by the number of correct
questions out of the number of questions asked. Security may be further improved by combining
15 the query directed password protocol with one or more additional factors such as Caller ID that
assure that the questions are likely asked only to the registered user.

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